

IRA REQUIRED MINIMUM DISTRIBUTION WORKSHEET

You can use this worksheet to figure this year's Required Minimum Distribution (RMD) for your Traditional Individual Retirement Account (IRA) UNLESS your spouse is the sole beneficiary of your IRA and he or she is more than 10 years younger than you.

Remember that you must receive the RMD for the year you turn age 70 ½ by April 1st of the following year. For all subsequent years, you must receive your RMD by December 31st of that year. For additional information, please refer to [Publication 590, Individual Retirement Arrangements \(IRAs\)](#).

1. IRA balance¹ on December 31st of the previous year _____
2. Distribution period from the table below for your age on your birthday this year _____
3. Your RMD for this year from this IRA equals the amount on line 1 divided by the number entered on line 2 _____
4. **REPEAT STEPS 1 THROUGH 3 FOR EACH OF YOUR IRAs.**
(Once you determine a separate RMD from each of your traditional IRAs, you can total these minimum amounts and take them from any one or more of your traditional IRAs.)

Age	Distribution Period	Age	Distribution Period
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and over	1.9

¹ Your IRA balance must be increased by any outstanding rollover and recharacterized Roth IRA conversions that were not in any traditional IRA on December 31st of the previous year. See [Publication 590, Individual Retirement Arrangement \(IRAs\)](#), for additional information.